

Now, Four Ways to Receive Your Federal Government Payments



Social Security
Supplemental Security Income
Veterans Benefits
Civil Service Payments
Railroad Retirement Payments
Military Retirement Payments

**For Residents of Alabama, Arkansas,
Florida, Georgia, Kentucky, Missouri,
North Carolina and Tennessee**

Make the Choice That's Best for You.

Chances are, you have better things to do than make trips to deposit or cash your Federal payment check. Now you have other choices. If you receive Social Security, Supplemental Security Income or Veterans benefits; or Civil Service Salary or Retirement, Railroad Retirement or Military Retirement payments, you now have four ways to get your payment:



① Direct Deposit

You can sign up to have your payment automatically deposited to your checking or savings account at a bank, savings and loan, or credit union.

② Electronic Transfer Account (ETASM)

You can open a special new, federally insured account for automatic deposit of your Federal payment at a participating bank, savings and loan, or credit union.

③ Benefit Security[®] Card

You can have your payment automatically deposited to an account you access with a Benefit Security Card.

④ Check

You can receive your payment by check in the mail, if receiving your payment by Direct Deposit, an ETA or a Benefit Security Card would cause you a hardship.

Learning about your choices will help you select the best way to get your payment.

Choice #1: Direct Deposit

With Direct Deposit, your Federal payment is deposited *automatically* to your checking or savings account at a bank, savings and loan, or credit union. That means there's no more waiting in long lines to cash or deposit your check. And you never have to worry about your check getting lost or stolen. Your payment will arrive safely on time, every time.





It's easy to sign up for Direct Deposit. If you have a checking or savings account, just ask your bank, savings and loan, or credit union to sign you up. If you don't have an account, you can open one and ask for Direct Deposit. Be sure you understand the costs of any account that you choose for receiving your Federal payments.

DIRECT▶DEPOSIT

Simple. Safe. Secure.

Choice #2: Electronic Transfer Account (ETA)

The ETA is a special, new account for anyone who receives a Federal benefit, wage, salary or retirement payment. This low-cost, federally insured account lets you enjoy the safety, security and convenience of automatic payments — even if you don't have a checking or savings account right now. The ETA is an account that's been designed by the U.S. Department of the Treasury to allow you to get your Federal payment *automatically*. You can open an ETA at a participating bank, savings and loan, or credit union. Then, instead of getting a check in the mail, your payment will be deposited to your ETA—on time, every time.

An ETA costs you \$3.00 a month or less. For this service charge, you'll enjoy the safety, security and ease of having your check deposited directly to your account, plus the following features:



- Your ETA is federally insured.
- You can take money out of your ETA at least four (4) times a month. Your bank, savings and loan, or credit union will tell you whether you can get your money from a teller, an Automated Teller Machine (ATM) or both. If you use ATMs at certain locations, it may cost extra.
- You don't need to keep a minimum balance in your account, unless the law requires it.
- You'll get a monthly statement listing all deposits and withdrawals.

Other services provided may have additional costs, and you'll be told about them before you sign up for an ETA. If you have any questions about the ETA, ask a teller or customer service representative at a bank, savings and loan, or credit union where you see the ETA logo displayed.

To find out where you can open an ETA, call 888-382-3311 (TDD: 877-326-5833), toll-free, or visit our Web site at www.eta-find.gov.



Choice #3: Benefit Security Card

The Benefit Security Card is a safe and convenient way to receive your Federal payments and state benefit payments. It's available in Alabama, Arkansas, Florida, Georgia, Kentucky, Missouri, North Carolina and Tennessee. With a Benefit Security Card, your Federal payment is *automatically* deposited to a special account. You can also have your state benefit payments deposited to this account. The Benefit Security Card is an easy-to-use debit card that can be used to withdraw money from your account at Automated Teller Machines (ATMs) that display the Quest® or HONOR® mark, or to make purchases at stores with Point-of-Sale (POS) machines where you see the Quest mark.

Some of the features of the Benefit Security Card include:

- You pay no account fee for the first two months you have the card. Beginning the third month, an account fee of \$1.92 will be automatically deducted from your account each month.
- You will pay no fee to the card issuer for your first cash withdrawal each month, or for using your card to make a purchase or get cash back with your purchase. There is an 85¢ fee by the card issuer for each additional cash withdrawal during the

month. In addition, some ATMs or stores may charge a surcharge, which is a fee for using the card for cash withdrawals at that location.

- You don't need to keep a minimum balance in your account.
- You'll receive a receipt every time you use your card. For \$1 each month, you can receive a statement listing all deposits and withdrawals.
- If you have questions, or need help with your card, call your state's toll-free Customer Service Help Line 24 hours a day.

To learn more about the Benefit Security Card, or to sign up for it, call your state's toll-free Customer Service Help Line Number:

Alabama	800-720-9670
Arkansas	800-720-9670
Florida	888-356-3281
Georgia	888-421-3281
Kentucky	800-720-9670
Missouri	800-720-9670
North Carolina	888-622-7328
Tennessee	800-720-9670



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Choice #4: Check

You can get your Federal payment by check if getting your payment by Direct Deposit, an ETA or a Benefit Security Card would cause you a hardship.

Here are the reasons you can get a check:

- If you don't speak or read English
- If it would cost you more to use Direct Deposit, an ETA or a Benefit Security Card
- If you live where Direct Deposit, an ETA or a Benefit Security Card would be difficult for you
- If you have a physical or mental disability that would make it hard to use Direct Deposit, an ETA or a Benefit Security Card

If you do not sign up for Direct Deposit, open an ETA or sign up for a Benefit Security Card, you will receive your benefits by check.



Make the Choice That's Right for You.

- You can sign up for Direct Deposit.
- You can open an ETA.
- You can sign up for a Benefit Security Card.
- You can get your payment by check, if getting your payment by Direct Deposit, an ETA or a Benefit Security Card would cause you a hardship.

Remember, no matter what you choose, your payment will be made without interruption.

To learn more,
contact the
agency that
pays you.
Agency
telephone
numbers
are listed
on the
back
of this
brochure.



Federal Paying Agencies

Social Security
800-772-1213

Veterans Affairs
877-838-2778

Office of Personnel Management
888-767-6738

Railroad Retirement Board
800-808-0772
(For your local RRB office)

